

PATENT

**RESPONSE UNDER 37 C.F.R. 1.116 – EXPEDITED PROCEDURE
EXAMINING GROUP 2687**

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Appl. No.: 10/085,937 Confirmation No.: 4374
Applicant(s): Hyypa et al. Art Unit: 2687
Filed: February 28, 2002 Examiner: Doan, Phuoc Huu
Title: ELECTRONIC TRANSACTIONS

Docket No.: 042933 / 302191
Customer No.: 00826

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

**REPLY AFTER FINAL ACTION
PURSUANT TO 37 C.F.R. § 1.116**

In response to the final Office Action dated **February 9, 2006**, please consider the following:

Remarks/Arguments in Response to the Office Action begin on page 2 of this paper.